

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

SANDRA L CLARK

Debtor(s)

Case No. 16-02536

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/28/2016.
- 2) The plan was confirmed on 03/28/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/07/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/21/2018.
- 6) Number of months from filing to last payment: 35.
- 7) Number of months case was pending: 38.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$55,570.00.
- 10) Amount of unsecured claims discharged without payment: \$135,959.37.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$12,867.35
Less amount refunded to debtor \$57.31

NET RECEIPTS: \$12,810.04

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$575.22
Other \$30.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,605.22

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Acceptance Now	Unsecured	2,037.00	NA	NA	0.00	0.00
ACL LABORATORIES	Unsecured	231.00	234.85	234.85	2.35	0.00
AMERICAN EXPRESS	Unsecured	0.00	NA	NA	0.00	0.00
Calvary Portfolio Services	Unsecured	449.00	NA	NA	0.00	0.00
CAVALRY SPV I	Unsecured	0.00	448.81	448.81	4.49	0.00
CERTIFIED SEERVICES INC	Unsecured	0.00	NA	NA	0.00	0.00
DIVERSIFIED SERVICES	Unsecured	86.00	NA	NA	0.00	0.00
Dollar Next Day Payday Loan	Unsecured	0.00	NA	NA	0.00	0.00
EFS	Unsecured	90,725.00	92,631.91	92,631.91	926.32	0.00
FORD MOTOR CREDIT COMPANY LL	Secured	9,505.00	4,986.31	4,986.31	4,986.31	1,150.03
FORD MOTOR CREDIT COMPANY LL	Unsecured	7,445.00	1,301.30	1,301.30	13.01	0.00
GRANT & WEBER	Unsecured	150.00	NA	NA	0.00	0.00
GRANT & WEBER	Unsecured	87.00	NA	NA	0.00	0.00
GRANT & WEBER	Unsecured	136.00	NA	NA	0.00	0.00
IL DEPT OF HUMAN SERVICES	Unsecured	NA	10,164.25	10,164.25	101.64	0.00
IL DEPT OF REVENUE	Unsecured	NA	108.80	108.80	1.09	0.00
IL DEPT OF REVENUE	Priority	NA	579.63	579.63	579.63	0.00
INTERNAL REVENUE SERVICE	Priority	761.00	150.00	150.00	150.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	999.00	999.70	999.70	10.00	0.00
KENDALL COLL	Unsecured	0.00	NA	NA	0.00	0.00
LUTHERAN GENERAL HOSPITAL	Unsecured	0.00	NA	NA	0.00	0.00
Med Business Bureau	Unsecured	135.00	NA	NA	0.00	0.00
Med Business Bureau	Unsecured	90.00	NA	NA	0.00	0.00
Med Business Bureau	Unsecured	72.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	79.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	93.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	5,315.00	5,299.17	5,299.17	52.99	0.00
PHEAA	Unsecured	0.00	NA	NA	0.00	0.00
PRESTIGE FINANCIAL SVC	Unsecured	10,223.00	9,923.93	9,923.93	99.24	0.00
Roadloans.com	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US CELLULAR	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	10,658.00	12,771.50	12,771.50	127.72	0.00
WELLS FARGO ED FIN SVC	Unsecured	0.00	NA	NA	0.00	0.00
XLS/CITEL	Unsecured	0.00	NA	NA	0.00	0.00
XLS/CITEL	Unsecured	0.00	NA	NA	0.00	0.00
XLS/CITEL	Unsecured	0.00	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$4,986.31	\$4,986.31	\$1,150.03
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$4,986.31	\$4,986.31	\$1,150.03
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$729.63	\$729.63	\$0.00
TOTAL PRIORITY:	\$729.63	\$729.63	\$0.00
GENERAL UNSECURED PAYMENTS:	\$133,884.22	\$1,338.85	\$0.00

<u>Disbursements:</u>		
Expenses of Administration	<u>\$4,605.22</u>	
Disbursements to Creditors	<u>\$8,204.82</u>	
TOTAL DISBURSEMENTS :		<u>\$12,810.04</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/03/2019

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.